

SERFF Tracking Number: UHLC-126539425 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45172
 Company Tracking Number: LA25089ST
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: Medicare Supplement
 Project Name/Number: Direct Mail/LA25089ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126539425 State: Arkansas
 TOI: MS08G Group Medicare Supplement - SERFF Status: Closed-Filed- State Tr Num: 45172
 Standard Plans 2010 Closed
 Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: LA25089ST State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Author: Tammy Frederick Disposition Date: 03/31/2010
 Date Submitted: 03/12/2010 Disposition Status: Filed-Closed
 Implementation Date Requested: 04/12/2010 Implementation Date:

State Filing Description:

General Information

Project Name: Direct Mail Status of Filing in Domicile: Pending
 Project Number: LA25089ST Date Approved in Domicile:
 Requested Filing Mode: File & Use Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Large
 Overall Rate Impact: Group Market Type: Association
 Filing Status Changed: 03/31/2010 Explanation for Other Group Market Type:
 State Status Changed: 03/31/2010
 Deemer Date: Created By: Tammy Frederick
 Submitted By: Tammy Frederick Corresponding Filing Tracking Number:
 LA25089ST

Filing Description:

RE: UnitedHealthcare Insurance Company
 AARP Medicare Supplement Advertising Material
 MIPPA Inquiry
 NAIC No: 0707-79413
 File No: LA25089ST (PLEASE USE THIS NUMBER IN ALL CORRESPONDENCE)
 Invitation to Inquire Method for Dissemination - Direct Mail Policy Form NO. GRP 79171

Dear Director:

SERFF Tracking Number: UHLC-126539425 State: Arkansas
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TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
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We enclose for your information and review, proof copies of advertising for use in connection with the AARP group health insurance program. This advertising is new and does not replace any material previously submitted to the Department.

These advertising materials are an invitation to inquire. The Policy Form Number GRP79171 GPS-1 will appear in the disclaimer paragraph on each of the attached advertising material.

Please note that when folded for final production, the component number of the self-mailers, CA25028ST and CA25029ST, and the brochure, BA25049ST, will appear in the bottom left hand corner of the component.

L2540ST, located on the right hand side of the page on component numbers LA25089ST and LA25090ST is strictly used as an internal document for the vendor's reference.

The advertising material included in this filing submission will be used with the following materials:

Approved 11/5/09 under St. Tr # 43459

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)

Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)

Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)

Standardized Medicare Select Certificate: MASC 0017, MASF 0018 (Agent Sales only)

Plan Benefit Tables: BT25 – BT33

BT002 ST AB, CF, KLN

BT002 ST CCSelect,

BT002 ST FFSelect

Plan Overviews: POV3, POV4

Rules & Disclosures: RD4, RD5

Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)

MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)

Medicare Select Plan of Operation: PO3

Approved 11/13/09 under St. Tr. # 43696

Enrollment Applications: M75146IMMMAR01 01B, et al

Approved 11/3/09 under St. Tr. # 43646

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Product Name: Medicare Supplement
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Wrap – BA25014AR
Guide – GU25003AR

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR, approved by the Department on 11/3/09 under the Department's Filing Number: 43646.

The attached list of enclosures indicates the contents of each package including the form number, and title of each item.

We trust the enclosed forms are in order and look forward to your prompt acknowledgment of this filing. If you have any further questions you can contact me at 215-902-8444. If you prefer, you may also send a facsimile to me at Fax: 215-902-8813 or send an email to Susan_J_Cipollo@uhc.com.

Sincerely,

Susan J. Cipollo
Director Marketing Compliance

SJC:tmf
Enclosures

LIST OF ENCLOSURES
Medicare Supplement Advertising
MIPPA Direct Mail
2010

LA25089ST – Letter
LA25090ST – Letter
BA25049S1 - Brochure
CA25028ST - Self-Mailer

SERFF Tracking Number: UHLC-126539425 State: Arkansas
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CA25029ST – Self-Mailer
OA25042ST – Outside Envelope
OA25043ST – Outside Envelope

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
680 Blair Mill Rd. 215-902-8444 [Phone]
Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
450 Columbus Boulevard Group Code: 707 Company Type: Life and Health
PO Box 150450 Group Name: State ID Number:
Hartford, CT 06115-0450 FEIN Number: 36-2739571
(860) 702-5000 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$350.00
Retaliatory? No
Fee Explanation: 7 forms. 50 per form.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$350.00	03/12/2010	34818659

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/31/2010	03/31/2010

SERFF Tracking Number:	UHLC-126539425	State:	Arkansas
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	45172
Company Tracking Number:	LA25089ST		
TOI:	MS08G Group Medicare Supplement - Standard Sub-TOI:		MS08G.001 Plan A 2010
	Plans 2010		
Product Name:	Medicare Supplement		
Project Name/Number:	Direct Mail/LA25089ST		

Disposition

Disposition Date: 03/31/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes
Form	Brochure	Filed	Yes
Form	Self-Mailer	Filed	Yes
Form	Self-Mailer	Filed	Yes
Form	Outside Envelope	Filed	Yes
Form	Outside Envelope	Filed	Yes

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Form Schedule

Lead Form Number: LA25089ST

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Status						
Filed 03/31/2010	LA25089ST	Advertising Letter	Initial		45.000	LA25089ST.pdf
Filed 03/31/2010	LA25090ST	Advertising Letter	Initial		45.000	LA25090ST.pdf
Filed 03/31/2010	BA25049S	Advertising Brochure	Initial		45.000	BA25049S1.pdf
Filed 03/31/2010	CA25028S	Advertising Self-Mailer	Initial		45.000	CA25028ST.pdf
Filed 03/31/2010	CA25029S	Advertising Self-Mailer	Initial		45.000	CA25029ST.pdf
Filed 03/31/2010	OA25042S	Advertising Outside Envelope	Initial		45.000	OA25042ST.pdf
Filed 03/31/2010	OA25043S	Advertising Outside Envelope	Initial		45.000	OA25043ST.pdf

[Sample A. Sample
123 Main Street
Anytown US 12345-6789]

Medicare alone can leave you
responsible for about 20% or more
of Part B medical expenses.
But there is a simple solution.

Dear [Sample A. Sample],

As you've probably noticed, Medicare doesn't cover all of your health care expenses under Part B. After Medicare pays its share, you may still have to pay about 20% or more of your medical costs.

These out-of-pocket expenses can run up to thousands of dollars.*

There is a way to help prevent this. By purchasing Medicare supplement insurance, you can get help with some of the medical expenses Medicare doesn't pay.

Why choose an AARP® Medicare Supplement Insurance Plan?

Consider this: over [2.8] million** people have chosen AARP Medicare Supplement Insurance Plans, the only Medicare supplement plans that carry the AARP name and are insured by UnitedHealthcare Insurance Company (UnitedHealthcare). UnitedHealthcare offers a range of Medicare supplement plans to choose from. With a range of options, you're likely to find a plan that meets your needs and budget.

Save with additional discounts.

You could save \$2 per month (\$24 per year) on the total household premium when you sign up for Electronic Funds Transfer (EFT). Over [1.7] million† AARP members find this to be a convenient and cost-effective way to pay their monthly premiums. And you can take 5% off your monthly premiums if two members of your household are on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.

(continued on back)

**The only Medicare
supplement plans
endorsed by AARP**

**Helps pay some
expenses Medicare
alone doesn't pay**

**Your choice of doctors
and hospitals that
accept Medicare
patients**

**No referrals for
specialists**

**Virtually no claim
forms**

**Your plan travels
with you in the U.S.**

**A variety of plan
choices**

**For more information,
call toll-free
1-866-412-5259**

*Medicare Payment Advisory Commission (MedPAC).
A Data Book: Healthcare Spending and the Medicare Program, June 2008.
[www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf]
(15 Jan, 2009) pp. 63, 65.

**Based on [March 2009] internal company data.
www.aarphealthcare.com/Marketing/UHG/Statistics.aspx

†Based on [April 2008] internal company statistics.

(continued from front)

Now is a good time to look at your insurance.

Many people are considering their choices during the Medicare Advantage Annual Enrollment Period, which extends from November 15 to December 31 each year. It's a good time to consider a Medicare supplement plan. Why? Because if you're looking to change from a Medicare Advantage plan, you can return to Medicare Parts A & B during this time and apply for a Medicare supplement plan.

The sooner you apply, the sooner your plan can become effective.

Apply now for an AARP Medicare Supplement Insurance Plan to get your earliest effective date. You don't need to be a member to call. But you do need to be a member to enroll. You can apply for AARP membership when you apply for an AARP Medicare Supplement Plan. **To get started, simply complete the enclosed application, visit www.aarphealthcare.com/learn, or call toll-free [1-866-412-5259] (TTY: 711).**

Sincerely,



Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

Enclosed is everything you need to help you choose your AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company.

Follow these steps to get started:

1. Review the enclosed Medicare supplement brochure to understand how this insurance works, as well as ways it can help you reduce out-of-pocket costs.
2. Now look for the enclosed Rate Page. Keep this handy while you look at the enclosed plan booklet.
3. Compare plans that sound like a good fit for your needs. Then look at the prices on the Rate Page to decide what fits best with your budget.
4. Complete your Enrollment Form and mail it. Or call with any questions. And if you're not an AARP member, fill out the enclosed AARP Membership Application.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

AARP Medicare Supplement Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans are available to eligible individuals under age 65 enrolled in Medicare due to disability.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. An agent/producer may contact you.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives, or advisors. Please see the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

Important Notice: You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146 toll-free or visit us on the Web at www.aarphealthcare.com/learn.

Why pay for out-of-pocket
medical costs that
Medicare doesn't pay?

[Sample A. Sample
123 Main Street
Suite 1234
Anytown US 12345-6789]

Dear [Sample A. Sample],

Recently, you may have received some information about AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). As you may recall, Medicare alone doesn't pay for everything. A Medicare supplement plan can help with some of the out-of-pocket costs. Isn't that worth looking into?

Medicare only covers about 80% of Part B expenses.

About 20% or more is up to you, and out-of-pocket costs can add up to thousands of dollars.* But a Medicare supplement plan can help you pay for some of the costs not paid by Medicare Part B.

Why pay for something you don't have to?

Join the over [2.8 million]** people who purchased an AARP Medicare Supplement Insurance Plan, the only Medicare supplement plan that carries the AARP name and is insured by UnitedHealthcare Insurance Company. UnitedHealthcare offers a range of Medicare supplement plans to choose from, so you're likely to find coverage that meets your needs and budget.

Save with additional discounts.

You could save \$2 per month (\$24 per year) on the total household premium when you sign up for Electronic Funds Transfer (EFT). Over [1.7] million† AARP members find this to be a convenient and cost-effective way to pay their monthly premiums. And you can take 5% off your monthly premiums if two members of your household are on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.

(continued on back)

* Medicare Payment Advisory Commission (MedPAC).
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The only Medicare
supplement plans
endorsed by AARP

Helps pay some
expenses Medicare
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Your choice of doctors
and hospitals that
accept Medicare
patients

No referrals for
specialists

Virtually no claim
forms

Your plan travels
with you in the U.S.

A variety of plan
choices

For more information,
call toll-free
1-866-412-5259

(continued from front)

Now is a good time to look at your insurance.

Many people are considering their choices during the Medicare Advantage Annual Enrollment Period, which extends from November 15 to December 31 each year. It's a good time to consider a Medicare supplement plan. Why? Because if you're looking to change from a Medicare Advantage plan, you can return to Medicare Parts A & B during this time and apply for a Medicare supplement plan.

For your convenience, enclosed you'll find an application form and plan details, including rates and information on eligibility, exclusions, and more. If you have any questions about AARP Medicare Supplement Plans, answers are just a phone call away. You don't need to be a member to call, but you do need to be a member to enroll. You can apply for AARP membership when you apply for an AARP Medicare Supplement Plan.

Apply now for an AARP Medicare Supplement Insurance Plan to get your earliest effective date.

To get started, simply complete the enclosed application, visit www.aarphealthcare.com/learn, or call toll-free [1-866-412-5259] (TTY: 711).

Sincerely,

A handwritten signature in blue ink that reads "Susan Morisato". The signature is fluid and cursive, with the first name "Susan" being more prominent than the last name "Morisato".

Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

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Out-of-pocket medical expenses not paid by Medicare can add up to thousands of dollars.*

But you can help safeguard against some of those costs.

*Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2008.
www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf
(15 Jan, 2009) p. 63, 65.

BA25049S1



Any questions?

Help reduce your out-of-pocket medical costs. Get an AARP® Medicare Supplement Insurance Plan now.

Why pay for something you don't have to?

After Medicare pays its share, you could still pay about 20% or more of your Part B medical expenses. But there's a way to get help. Join the over [2.8] million** people who purchased an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). These are the only Medicare supplement plans that carry the AARP name.

Choose any doctor or hospital that accepts Medicare patients.

As with any Medicare supplement plan, you have the freedom to choose your own doctors and hospitals, as long as they accept Medicare patients. What's more, you need no referrals to see specialists.

Your plan travels with you in the U.S.

If you travel outside your home state in the U.S., your Medicare supplement plan travels with you. Just be sure to choose doctors and hospitals that accept Medicare patients.

You don't need to be a member to call.

But you do need to be a member to enroll. You can apply for AARP membership when you apply for an AARP Medicare Supplement Plan.

Q. Do I really need to supplement my Medicare insurance?

A. Medicare covers generally 80% of your Part B expenses, but leaves you responsible for about 20% or more. A Medicare supplement plan helps pay some of your out-of-pocket medical expenses not paid by Medicare. It also allows you to manage your budget by helping you predict your out-of-pocket costs.

Q. How are AARP Medicare Supplement Plans different?

A. The chart to the right lists several ways these plans are different. Plus, these are the only Medicare supplement plans that carry the AARP name and are insured by UnitedHealthcare Insurance Company. UnitedHealthcare offers a range of plans to choose from, so you can find a plan that meets your needs and budget.

What do you want from your Medicare supplement insurance?

The chart below highlights some important things to consider when choosing a Medicare supplement insurance plan.

What you're looking for:	What AARP Medicare Supplement Insurance Plans provide:
High level of satisfaction	[94]% overall customer satisfaction rate [†]
High level of customer service resolution	[99.8]% first-call resolution rate [†]
Timely claims processing	[99.23]% of claims processed in 10 days [†]
A nationally recognized name [‡]	The only Medicare supplement plans to carry the AARP name

**Based on [March 2009] internal company data. www.aarphealthcare.com/statistics

[†]Based on [December 2008] internal company data. www.aarphealthcare.com/statistics

[‡]The Harris Poll®, December 11, 2008, Harris Interactive Inc. All rights reserved.



Why wait? Apply now for an AARP Medicare Supplement Insurance Plan to get your earliest effective date. To get started, simply complete the enclosed application or call toll-free **[1-866-412-5259]** (TTY: 711).

AARP® | Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

UnitedHealthcare Insurance Company
P.O. Box 1017 • Montgomeryville, PA 18936-1017

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PAID
UNITEDHEALTHCARE

An important message about
AARP® Medicare Supplement Insurance Plans.

CA25028ST

Medicare only pays about
80% of your Part B expenses.

Here's how to pay about
20% or more without
breaking the bank.



An AARP® Medicare Supplement Insurance Plan can help fill in some of what's missing.

Medicare alone can leave you with out-of-pocket costs.

As you've probably noticed, Medicare doesn't pay all of your medical expenses. The rest is up to you, and these out-of-pocket medical costs can add up to thousands of dollars.* Wouldn't you rather spend that money on something else?

There is a solution.

AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, help you pay some of the Part B expenses Medicare doesn't pay. Over [2.8] million** people have chosen AARP Medicare Supplement Insurance Plans, the only Medicare supplement plans that carry the AARP name.

*Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2008. www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf (15 Jan, 2009) p. 63, 65.

**Based on [March 2009] internal company data. www.aarphealthcare.com/statistics

Help reduce your out-of-pocket medical expenses.

With out-of-pocket medical expenses on the rise, you want to help safeguard against most of these costs. A Medicare supplement plan can help with that, along with providing these features:

- Choose any doctor or hospital that accepts Medicare patients
- No referrals needed to see specialists
- Virtually no claim forms to fill out
- Plus, AARP members enjoy competitive prices

To get answers to your questions about AARP Medicare Supplement Insurance, call toll-free **[1-866-275-5590]** (TTY: 711).

You don't need to be an AARP member to call, but you need to be a member to enroll, so ask for an AARP Membership Application if you need one.

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AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

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AARP® | Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

UnitedHealthcare Insurance Company
P.O. Box 1017 • Montgomeryville, PA 18936-1017

PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE

An important message about
AARP® Medicare Supplement Insurance Plans.

CA25029ST

Medicare only pays about 80%
of your Part B medical expenses—
about 20% or more is up to you.

Here's how you can
keep some of that
money in your wallet.



Medicare pays about 80% of your Part B expenses. Choose a plan that helps pay about 20% or more.

Why pay for something you don't have to?

After Medicare pays its share, you could still pay about 20% or more of your Part B medical expenses. A Medicare supplement plan helps you pay some of the Part B expenses Medicare doesn't pay. Why wait? Join the over [2.8] million* people who purchased an AARP Medicare Supplement Insurance Plan, the only Medicare supplement plan to carry the AARP name and insured by UnitedHealthcare Insurance Company.

Help reduce your out-of-pocket medical expenses.

A Medicare supplement plan can help you safeguard against some of the out-of-pocket expenses not paid by Medicare Part B. Here are some of the other plan features:

- Your choice of doctors and hospitals that accept Medicare patients
- No referrals for specialists
- Virtually no claim forms
- Your plan travels with you in the U.S.

Now is a good time to look at your insurance.

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There's still time to apply.

Call toll-free [1-866-275-5590] (TTY: 711).

Or visit www.aarphealthcare.com/learn.

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This is a solicitation of insurance. An agent/producer may contact you.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives, or advisors. Call for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

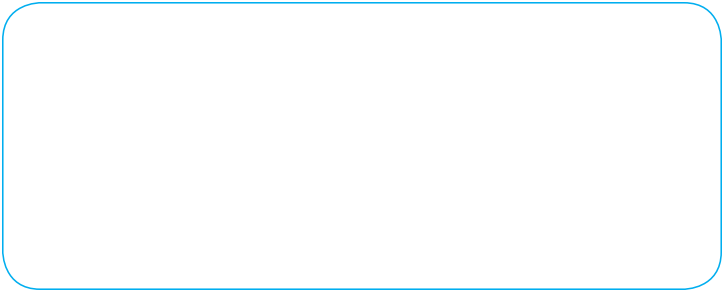
*Based on [March 2009] internal company data. www.aarphealthcare.com/statistics



Medicare Supplement Plans
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Medicare pays about 80%
of Part B medical expenses.

Guess who pays about 20% or more

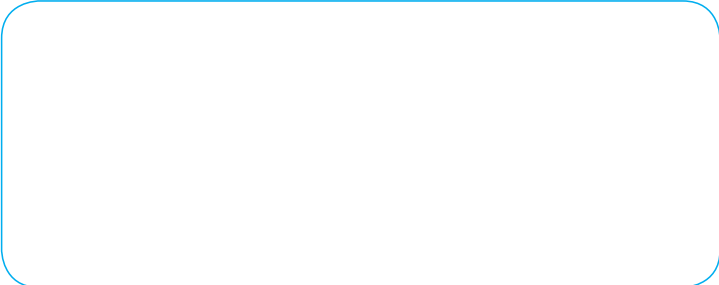


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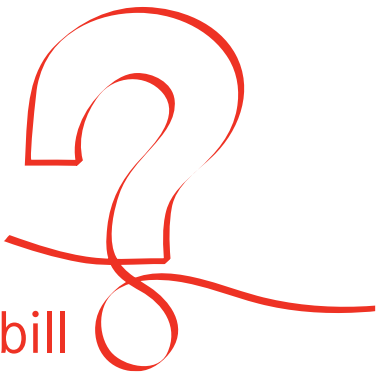
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The Part B expenses that Medicare doesn't pay
can add up to more than you might expect.

Do you want the bill



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